

# FAITHFULNESS IN MONEY:

(St Martin's/ St Thomas Hall, May the 9th, 2020)

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# *Attitudes to money*

- Some people are obsessed by it
- Other people do all they can to avoid thinking about money!!!
  
- *The Bible teaches the right attitude to money - i.e. what attitude God wants us to have towards money*

In thinking about money,  
it is easy to do so under *illusions* about God

- \* Irrelevant to my management of “my” money
- \* A magician on whom I can call to provide money immediately
- \* **John 15:5** warns us that apart from Jesus we can do nothing.
- \* How does that apply to our management of money?

# Illusions versus Truths

- *The Truth about God*

- Everything belongs to the Lord
- The Lord is in charge
- He has promised to meet all our needs

- *The Truth about us*

- Life on earth is only a phase
- The Lord rewards faithfulness
- Money is necessary and good - but dangerous!

- *The basic decision:*

The above facts first or our own feelings first?

# *Money is deceptive*

- We will never have “too much”
- We can lose what we have quite suddenly

*Do we trust money?...*

*... or the Lord*

*who is utterly trustworthy and will never fail us?*

*(How do we prevent ourselves from fooling ourselves  
regarding what it is that our trust is really in?)*

## Wanting more money!

- **Colossians 3:5** warns us that greed is idolatry.
- How do you and I know if we are bowing down before the idol of money?
- How do we avoid having greed in our hearts?
- What does it mean to be content as distinct from lazy?

*Money can be used wisely or unwisely,  
faithfully or faithlessly*

**We need to understand Cash Flow!**

*quantity of money we have vs our needs/ wants ...*

*... in the perspective of time: now, next year...*

*... when we are old and decrepit*

*... in the light of eternity*



Taps, buckets, and tanks!

# How can money come to us?

- **Steal** - neither right nor wise
- **Beg** - right? wise?
- **Borrow** - wise?
- **Gamble** - wise?
- **Sell** - wise?
- **Receive (inheritance, gifts, ...)**
  - **Laziness! Debauchery!**
- **Earn** - wise!
  - good work, hard work, smart work, responsible work,  
“as unto the Lord” – Proverbs 6.6-11, Eph 6.7, Col 3.23

# What is in the bucket right now

- Wallet/purse
- current bank account (minus what you owe to your credit card!)
- Any other accounts you may have
- IF you have any property, shares, bonds, gold, art, collections (e.g. stamps)

# How money goes out of the bucket

- Gambling
- Buying things
- Paying bills
- Gifts to others
- Having it stolen in some way

Financial happiness will come to us more naturally

if more money comes into our bucket than goes out!

# When is the difference between financial happiness and financial misery only ONE penny?

- Only a small reduction in the amount of money going out makes a big difference!
- Living modestly/ within your income
- *What are our regular bills?*
- *On what do we spend money?*

# Giving money out of the bucket

## God wants us to be (as He is!):

- *Sacrificial and generous*
- *Voluntary and committed*
- *Cheerful and with faith*
- *Anonymous*

## Who should we give to?

- *The poor and needy*
- *People who are serving the Lord*

## What is set aside for future use

- Savings
- Insurance
- Lent out
- Invested



# Getting money into the overhead tank

- *Different tanks for:*
  - Saving money for foreseeable future expenses
  - Investing money
  - (Insurance ?)

# “Managing money” in relation to the Future

- Foreseeable essentials – medical expenses in old age, child to university, unexpected needs (accident...)
- Secure investments – bonds (though nowadays they are getting more and more speculative – of course, nowhere near as speculative as shares)
- Insecure investments - shares (speculation versus gambling)

# Doing all to God's glory

- Living the whole of life to God's glory
- Involves giving God glory also by our attitudes and actions in relation to money: we don't hoard it, and we don't throw it away, we use it in a way that shows us to be wise stewards.

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